# Case 18-12417-elf Doc 12 Filed 05/03/18 Entered 05/04/18 01:12:30 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court States Bankruptčy

Eastern District of Pennsylvania

In re: Maria Gonzalez Debtor Case No. 18-12417-elf Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: May 01, 2018 Form ID: 309I

Total Noticed: 8

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

May 03, 2018. db

smg

+Maria Gonzalez, 3248 N. Lee Street, Philadelphia, PA 19134-2211 14089483 +Midfirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: Perlick@verizon.net May 02 2018 02:58:41 ZACHARY PERLICK, 1420 Walnut Street,

Suite 718, Philadelphia, PA 19102

+E-mail/Text: bncnotice@ph13trustee.com May 02 2018 03:00:09 WILLIAM C. MILLER, Esq.,

Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

E-mail/Text: bankruptcy@phila.gov May 02 2018 02:59:51 City of Philadelphia, smg

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,

Philadelphia, PA 19102-1595

E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 02 2018 02:59:18

P.O. Box 280946. Pennsylvania Department of Revenue, Bankruptcy Division,

Harrisburg, PA 17128-0946

+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 02 2018 02:59:36 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 02 2018 02:59:23 Philadelphia, PA 19106-4404 ust United States Trustee,

Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\* NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2018 at the address(es) listed below:

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

on behalf of Debtor Maria Gonzalez Perlick@verizon.net, pirelandl@verizon.net

TOTAL: 3

TOTAL: 0

	Cer	uncate of Notice	<u> Page 2 01 3                                 </u>	
Information to	identify the case:			
Debtor 1	tor 1 Maria Gonzalez		Social Security number or ITIN	xxx-xx-4679
	First Name Middle Name Last Nam	ne	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Nan		Social Security number or ITIN _	
	First Name Middle Name Last Nan	Last Name	EIN	
United States Bankruptcy Court		Pennsylvania	Date case filed for chapter 13 4	/12/18
Case number: 18	3-12417-elf			

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

4	Debtor's full name	About Debtor 1:	About Debtor 2:
<u>.</u>	Deptor's full flame	Maria Gorizalez	
2.	All other names used in the last 8 years		
3.	Address	3248 N. Lee Street Philadelphia, PA 19134	
4.	<b>Debtor's attorney</b> Name and address	ZACHARY PERLICK 1420 Walnut Street Suite 718 Philadelphia, PA 19102	Contact phone (215) 569–2922 Email: <u>Perlick@verizon.net</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 5/1/18

For more information, see page 2

Debtor Maria Gonzalez Case number 18–12417–elf

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7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.  Creditors may attend, but are not required to do so.	June 13, 2018 at 1:30 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107		
required to do so.  8. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 8/12/18		
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 6/21/18		
		Deadline for governmental units to file a proof claim:	of Filing deadline: 10/9/18		
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of The hearing on confirmation will be held on: 7/10/18 at 10:00 AM, Location: Courtroom #1, 900 Market \$	·		
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12	. Exempt property	The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	oter 7. Debtors must file a list of property claimed as ffice or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that		
13. Discharge of debts		Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	harge of debts, which may include all or part of debts will not be discharged until all payments tors may never try to collect the debt from the but want to have a particular debt excepted from the file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge tust file a motion. The bankruptcy clerk's office		